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Indiana Housing &  
Community Development  
Authority



*Indiana's Guide to  
Housing Counselor Certification  
2010 - 2011*



## **Acknowledgement**

This certification manual was made possible by a grant from the *Indiana Housing and Community Development Authority (IHCDA)*. We would like to thank IHCDA for their assistance in implementing the state certification system for housing counselors and providing funding for the required training programs.



Since 1994, the *Neighborhood Christian Legal Clinic* (NCLC) has endeavored to fulfill its mission to “promote justice through legal representation and education for our low income neighbors as a way of demonstrating Christ’s love.” In order to fulfill this mission, NCLC has several different programs, including *Helping Hoosier Homeowners*, the *Low Income Taxpayer Clinic*, and *Immigrants in Crisis* programs. Each of these programs uses free legal representation and preventive legal education to help the low income and immigrant communities. Through legal representation, NCLC helps people with their current legal concerns, and through preventive legal education, NCLC seeks to prevent future legal problems.

As part of NCLC’s work, the clinic has been a HUD-certified housing counseling agency for approximately five years. As a HUD-certified housing counseling agency, NCLC accepts clients in varied states of mortgage default and delinquency through the *Indiana Foreclosure Prevention Network’s* (IFPN) hotline. NCLC housing counselors and attorneys work together with these clients to keep them in their homes or to help them exit the home more gracefully.

NCLC has partnered with the *Indiana Housing and Community Development Authority* (IHCDA) to create *Indiana Housing Educators Licensing Procedures and Standards* (Indiana HELPS). HELPS functions to certify staff of IFPN member agencies that provide pre-purchase and foreclosure prevention counseling for Indiana residents. Secondly, HELPS provides continuing education training required for certified housing counselors. The goal of these certification programs is to train and maintain wise and well-equipped counselors who are adept at navigating the complex world of a mortgage transaction.



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## Becoming an IFPN Network Agency

If an agency desires to receive referrals through the IFPN for foreclosure prevention counseling, as well as receive the benefits of free certification trainings for their counselors, that agency must become an IFPN member agency.

Agencies that are interested in becoming an IFPN member agency must contact Stephanie Reeve at the Indiana Housing Community Development Authority (IHCD) at either [sreeve@ihcda.in.gov](mailto:sreeve@ihcda.in.gov) or 317-232-7777. Then, that organization will be placed on a list of potential IFPN member agencies. The agency would need to know what geographical areas of coverage they could be responsible for and an estimate of the numbers of clients they would be serving in their area. This process is subject to change.

## What is an Indiana Housing Counselor?

An Indiana housing counselor is a highly trained professional who is qualified to provide information and counseling services to Hoosiers in order to promote and protect homeownership. Housing educators and counselors in IFPN member agencies should complete the required trainings to obtain individual state certification as outlined in this manual.

Housing counselors may work in the area of pre-purchase counseling, providing one-on-one or group counseling sessions addressing the issues of homeownership. This requires knowledge of savings, credit, debt barriers to homeownership, as well as use of the latest industry tools, techniques, and resources for home purchase. They perform mortgage readiness assessment and prequalification, credit report review, and action plan development.

Alternatively, housing counselors may also choose to work in the area of post-purchase counseling and foreclosure intervention as Foreclosure Intervention Specialists. This field requires the necessary knowledge to interact with homeowners in financial distress, to negotiate with lenders, to guide homeowners through the settlement conference process, to understand procedures regarding foreclosure, the pros and cons of refinancing, and budgeting techniques.



To be employed as a housing counselor for an IFPN member agency, one must have, or be in the process of obtaining state certification. This manual details the requirements for becoming a state certified pre purchase and/or foreclosure prevention housing counselor, as well as maintaining certification through continuing education. Please read the following information carefully. **It is the responsibility of the individual to ensure that all requirements are met within the specified time period.**



# Becoming State Certification

<p><b>STEP ONE:</b> A housing counselor must select which certification track they will complete and notify HELPS within the first three month of employment as a housing counselor</p>	<p><b>Day 1, Month 1:</b></p>	<p><b>First day of employment as a Housing Counselor</b></p>
	<p><b>Last Day of Month 3:</b></p>	<p><b>Last day to notify HELPS which certification track you will complete</b></p>
<p><b>STEP TWO:</b> A housing counselor must complete all of the required coursework in the selected track within the first 15 months of employment. HELPS must be notified after each training is taken</p>	<p><b>Months 4-14:</b></p>	<p><b>Complete the course requirements in the chosen track</b></p>
	<p><b>Month 15:</b></p>	<p><b>Finish the track requirements; notify HELPS of your completion</b></p>
	<p><b>Month 18*:</b></p>	<p><b>If a counselor is BOTH pre and post-purchase certified, they will be given an extra 3 months to complete the pre and post certification tracks</b></p>
<p><b>STEP THREE:</b> A housing counselor must complete a minimum of 12 CEUs per year. At the end of the 3<sup>rd</sup> year, the counselor will have a minimum of 36 CEUs, allowing them to apply for recertification</p>	<p><b>Year 1 (Month 16):</b></p>	<p><b>Candidate becomes a pre or post-purchase Indiana STATE CERTIFIED Housing Counselor</b></p>
	<p><b>Year 1 (Month 19*):</b></p>	<p><b>Candidate becomes a CERTIFIED pre AND post-purchase Housing Counselor, earning 12 pre and 12 post-purchase CEUs each year of the 3 year certification</b></p>
	<p><b>Year 3:</b></p>	<p><b>Last year of certification (At the end of this year, the counselor must apply for recertification)</b></p>
<p><b>STEP FOUR:</b> During the last 2 months of a certification period, counselors must successfully take the recertification exam and submit an application detailing the 36 CEUs completed over the past 3 years</p>	<p><b>Month 11 (Year 3):</b></p>	<p><b>Counselor is now eligible to take the recertification test &amp; apply for recertification</b></p>
	<p><b>Months 11 &amp; 12 (Year 3)*:</b></p>	<p><b>Must successfully pass BOTH the pre and post-purchase certification exams and submit two separate applications for recertification</b></p>
	<p><b>Month 12 (Year 3):</b></p>	<p><b>Counselor must apply for recertification by the last week of the month</b></p>
	<p><b>Year 4:</b></p>	<p><b>Another 3 year certification term begins</b></p>

\* For those counselors wishing to be certified in both pre and post-purchase counseling.



## **Certification Timeline**

A housing counselor has 3 months from the start date of employment as a housing counselor (or from May 1<sup>st</sup>, 2010, whichever is later) at a non-profit housing counseling agency to notify Indiana HELPS of their intention to become a certified housing counselor. The candidate must complete the needed certification requirements within 15 months of their employment start date, or within 15 months of May 1<sup>st</sup>, 2010.

If the housing counselor is practicing both pre-purchase and foreclosure prevention counseling, he or she will have an additional 3 months for a total of 18 months to complete the trainings for BOTH pre-purchase and foreclosure prevention counseling, provided that the candidate has registered for both tracks at the same time.



If a candidate does not successfully complete the trainings within 15 months (or 18 months for both certifications), HELPS reserves the right to review the situation. Failure to complete the certification within the allotted time period may result in having to begin the certification timeline over again, and perhaps losing privileges of participating in any IHCDA funded pre-purchase or foreclosure counseling programs (including the IFPN).

Those who have a current active certification are not subject to the above requirements. However, they must follow the continuing education and recertification guidelines outlined in this manual. All others are subject to the above requirements. Any required certification training taken prior to May 1, 2010 will be counted towards certification fulfillment, provided that the proper documentation is provided to HELPS.

As long as a counselor is working alongside a state certified housing counselor, then they may assist clients while not fully certified.

## **Certification Tracks**

Indiana HELPS provides housing counselors with flexibility to choose certification tracks that best accommodate their personal schedules.

The candidate must notify HELPS which track is selected within 3 months of beginning employment as a housing counselor (or within 3 months of May 1<sup>st</sup>, 2010, whichever is **later**). The chosen track must be completed as described. It is not possible to substitute other trainings/courses for the ones listed. The tracks are listed on page 8.

The candidate may opt to modify their track selection, however HELPS must be notified and all three of the required courses for the new track must be completed within the original timeframe. An extension will not be granted to those who change certification tracks.



## **Certification Tracks Cont'd**

Those who are not currently employed by an organization certified to provide Housing Counseling to Indiana residents by the IFPN may only apply for certification through HELPS once they have become an IFPN-member agency. The rules for becoming an IFPN member agency are discussed on page 5.

### ***Pre-Purchase Tracks:***

Counselors who want to be certified for pre-purchase counseling can choose one of the following routes:

#### **PreP Track 1: NeighborWorks® America**

- a. HO 110
- b. HO 250
- c. HO 109/109 el\*

#### **PreP Track 2: National Council of La Raza (NCLR): NHNLA**

- a. Pre-purchase I
- b. Pre-purchase II
- c. HO 109/109 el\*

### ***Foreclosure Prevention Tracks:***

Candidates are encouraged to choose Foreclosure Prevention Certification Track 1. In Track 1, HELPS offers Indiana specific trainings that are directly applicable to the practice of foreclosure prevention housing counseling in the state of Indiana.

Counselors who want to be certified for foreclosure prevention can choose one of the following routes:

#### **PoP Track 1: Indiana HELPS Focus**

- a. HO 109\*\*
- b. Indiana HELPS Mortgage Foreclosure I
- c. Indiana HELPS Mortgage Foreclosure II

#### **PoP Track 2: NeighborWorks® America Focus**

- a. Indiana HELPS Mortgage Foreclosure I
- b. HO 109 or 109el\*\*
- c. HO 345

#### **PoP Track 3: Combination Track (NeighborWorks® America, NHNLA, Indiana HELPS)**

- a. HO 109 or 109el\*
- b. Indiana HELPS Mortgage Foreclosure II
- c. Foreclosure Prevention: Fundamentals of Foreclosure Prevention Counseling (NHNLA Training)

Course descriptions and training information for both Pre-Purchase and Foreclosure Prevention Tracks are located in Appendix A.

\*HO 345 or HO 307 may be substituted for HO 109/109el

\*\*HO 307 may be substituted for HO 109/109el



## **Reporting Training Completion to HELPS**

After the successful completion of any training segment, a certificate of completion will be provided to the candidate by the course administrator. A copy of this certificate must be either faxed, emailed, or mailed to HELPS within two weeks of the completed coursework in order for the candidate to receive credit. See Appendix B for Current Contact Information.

After the candidate has successfully completed all track requirements, he or she will receive an email verifying that all certification requirements have been met. At this point the candidate will be considered to be a Certified Counselor in good standing. However, the three-year certification period will begin on the 1<sup>st</sup> day of the 16<sup>th</sup> month (or 19<sup>th</sup> month for dual certification candidates) following the employment start date. HELPS will send the Indiana Foreclosure Intervention Specialist Certificate and/or the Pre-Purchase Housing Counselor Certificate to the counselor's place of employment prior to the beginning of the three-year certification period.

The certification period starts on the first day after the 15-month deadline. At this point in time, the housing counselor will begin collecting the CEU credits to keep the certification in good standing. The certification period will expire on the date that it began three years later.



## Keeping Certification in Good-Standing

In order to ensure that housing counselors in the state of Indiana stay current with developing knowledge in the field, 12 Continuing Education Units (CEUs) must be obtained each year during a three-year certification term.

Please read Indiana HELPS CEU guidelines carefully. The following guidelines apply to both pre and post-purchase counselors:

- Counselors must obtain a minimum of 12 CEUs each year of certification.
- At the end of the three-year certification term, a counselor will have earned a minimum of 36 CEUs in order to renew their certification.
- A counselor who is both pre and post-purchase certified will need to obtain a total of 12 CEUs for each certification per year, for a total of 24 CEUs per year.
- One hour of training typically equates to one CEU.
- If a Certified Housing Counselor fails to earn the required 12 CEUs per certificate during any given year, his or her certification may be revoked. The counselor would then be required to begin the certification process again in order to become recertified.
- Each NeighborWorks® America training and NCLR Training can only be taken for CEU credit one time.
- Trainings that were taken as part of certification requirements cannot be retaken for CEU credit after receiving certification.
- Approved trainings for both pre and post-purchase CEUs are listed on page 17-18. If the counselor attends any other trainings/seminars not listed on this document, they will need to submit a description of the courses to HELPS to see if they will be approved for CEU credit. The Form is located in Appendix D.



## **Required Yearly Training**

Indiana HELPS is excited to announce a convenient new way to meet the yearly CEU requirement to keep both pre and post-purchase counseling certificates up to date. This three-day training will be offered Fall 2010 and subsequently will be offered both spring and fall of each year. All pre and/or post-purchase housing counselors in the state of Indiana **will be required** to attend once each year. This training will be designed specifically for housing counselors in Indiana. Counselors will choose from a variety of breakout sessions, tailoring the training to fit their personal needs and objectives. Possible breakout topics include: Settlement Conferences: Preparing and Representing Your Clients; Case Studies: Learning from What Has Been Done Before; Counselor Self-Care: Burnout Prevention & Caseload Management. **This three-day event** will not only equip all housing counselors with updated knowledge needed to successfully navigate through ever-changing and complex mortgage transactions, but **will also provide counselors with all of the required CEUs each year for both pre- and post-purchase certifications.**

## **Trainings Approved for CEU Credit\***

All Indiana HELPS trainings and seminars offered throughout the year are automatically CEU approved. When training is made available, it will be denoted as to whether it is pre and/or post-purchase CEU approved. HELPS will be offering a number of trainings throughout the year in a variety of pre-purchase and foreclosure prevention topics. If one of the trainings listed below was a training that the counselor took to receive certification, then that training will not be counted for CEU credit to maintain certification.

**For further learning, Housing Counselors are able to earn CEUs through attending the following Trainings. The classes listed in blue are approved for both pre-purchase and foreclosure prevention CEUs:**

### NeighborWorks Trainings for Pre-Purchase:

- HO107 Understanding Credit Scoring
- HO109/eI **Foreclosure Basics**
- HO110 Introduction to Homeownership
- HO111 **Home Equity Conversion Mortgages**
- HO209rq Financial Fitness: Teaching Financial Management Skills
- HO211 **Credit Counseling For Maximum Results**
- HO240 **Recognizing Predatory Practices — A Guide for Counselors**
- HO250 Homeownership Counseling Certification: Principles, Practices and Techniques Part I
- HO253 FHA-Insured Loans: An Affordable Mortgage Option
- HO253eI FHA-Insured Loans: An Affordable Mortgage Option ONLINE
- HO260 Counseling Borrowers to Purchase Real Estate Owned (REO) Properties
- HO272: Preparing HECM Counselors To Meet New HUD Protocol
- HO275: Reverse Mortgage Counseling: Case Study Practicum
- HO316 The Nonprofit Mortgage Broker
- HO326 Advanced Residential Lending
- HO335 **Home Equity Conversion Mortgages Advanced Level Training**
- HO340 Advanced Homeownership Counseling
- HO345rq Foreclosure Intervention and Default Counseling Certification, Part I



## **Trainings Approved for CEU Credit\* Cont'd**

### Approved National Council of La Raza (NHNLA) Trainings for Pre-Purchase:

**NHNLA Pre-Purchase 1:** The Fundamentals of Pre-Purchase Housing Counseling

**NHNLA Pre-Purchase 2:** Developing Your Skills in an evolving Mortgage Industry

**NHNLA: Housing Counseling Program Management**

### NeighborWorks Trainings for Post-Purchase:

**HO 109/eI Foreclosure Basics**

**HO111 Home Equity Conversion Mortgages**

**HO211 Credit Counseling For Maximum Results**

**HO218** Counseling the Homeless and Those At Risk

**HO240 Recognizing Predatory Practices — A Guide for Counselors**

**HO247** Post-Purchase Education Methods

**HO252** Effective Group and Telephone Foreclosure Counseling Strategies

**HO307** Advanced Foreclosure: Case Study Practicum

**HO320** Developing and Implementing an Effective Foreclosure Program

**HO321** Developing Effective Loss Mitigation Negotiation and Sales Skills

**HO335 Home Equity Conversion Mortgages Advanced Level Training**

**HO345rq** Foreclosure Intervention and Default Counseling Certification, Part I

**HO346eI** Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools

### Approved National Council of La Raza (NHNLA) Trainings for Post-Purchase:

**NHNLA Foreclosure Prevention:** Fundamentals of Foreclosure Prevention Counseling

**NHNLA Housing Counseling Program Management**

\* If the counselor attends any other trainings/seminars not listed on this document, then they will need to submit a description of the course to HELPS to see if it will be approved for CEU credit. The Request for CEU Approval Form is located in Appendix D.

## **Scholarship Information**

Due to the generous support of ICHDA, there are no training fees for HELPS trainings provided for IFPN member agencies and their housing counselors working within the State of Indiana. Please contact Indiana HELPS to inquire about registration. Contact information is available in Appendix B.

For information on available scholarships for NeighborWorks® America trainings go to:

**<http://www.nw5.org/training/>**

For information on available scholarships for National Council of La Raza (NHNLA) trainings go to:

**<http://www.nhnla.org/index.cfm?fuseaction=Page.viewPage&pageId=508>**



## The Recertification Process

Both the pre-purchase and foreclosure prevention certifications are valid for a three-year period. The certification period will expire three years from the date that it began.

*For all pre-purchase housing counselors and for those foreclosure prevention housing counselors certified on or after May 1<sup>st</sup>, 2010, recertification is a two-step process:*

**Step 1:** Successfully pass the Pre-Purchase Recertification Exam and/or the Post-Purchase Recertification Exam. An electronic study guide can be requested from Indiana HELPS beginning two months before the counselor's certification is due to expire. Once the housing counselor is emailed the study guide, he or she must take the online certification exam within two weeks. If the housing counselor does not complete the exam in two weeks from receiving the study guide, that will count as one attempt at taking the exam. The housing counselor must score at least 80%, and will have two opportunities to pass this exam.

**Step 2:** After passing the recertification exam(s), submit the Application for Recertification to Indiana HELPS. The application can be submitted as early as two months before the certification expiration date, but must be received by HELPS one week prior to certification expiration.

After a counselor has successfully passed the exam and submitted the Application for Recertification at least one week before certification expiration, he or she will be notified via email that certification has been renewed. However, the new certification period will have a start date on the expiration date of the previous certificate and is good for three years. At this point in time, the counselor will begin collecting the required CEUs to keep the renewed certification in good standing.

*For foreclosure prevention housing counselors certified before March 1<sup>st</sup>, 2010, the recertification is a three-step process for one time only.*

**Step 1:** Successfully pass the Post-Purchase Recertification Exam. An electronic study guide can be requested from Indiana HELPS beginning two months before the counselor's certification is due to expire. Once the housing counselor is emailed the study guide, he or she must take the online certification exam within two weeks. If the housing counselor does not complete the exam within two weeks of receiving the study guide, that will count as one attempt at taking the exam. The housing counselor must score at least 90%, and will have two opportunities to pass this exam.



## The Recertification Process Cont'd

**Step 2:** After passing the recertification exam, submit the Application for Recertification to Indiana HELPS. The application can be submitted as early as two months before the certification expiration date, but must be received by HELPS one week prior to certification expiration.

**Step 3:** The post-purchase housing counselor will have 6 months from the date of recertification to attend Indiana HELPS Mortgage Foreclosure I and Mortgage Foreclosure II. These classes need to be taken only once. Subsequent recertification will follow the two-step process outlined for foreclosure prevention counselors initially certified after May 1, 2010. For more specific information pertaining to the Mortgage Foreclosure Trainings, please see Appendix A.

After the counselor has successfully passed the exam and submitted the Application for Recertification at least one week before certification expiration, the housing counselor will be notified via email that certification has been renewed, on the condition that HELPS Mortgage Foreclosure I and II will be completed within the following 6 months. However, the new certification period will have a start date on the expiration date of the previous certificate and is good for three years. At this point in time, the counselor will begin collecting the required CEUs to keep the renewed certification in good standing. If the counselor does not complete Mortgage Foreclosure I and II within the required 6 month timeline, then that counselor's foreclosure certification will expire immediately and the counselor will need to complete all trainings required under one of the certification tracks.

## Ineligible Status

If a housing counselor does not successfully obtain a minimum of 12 CEUs each year of the certification, the individual may have his or her certification revoked.

If a counselor is both pre-purchase and foreclosure prevention certified and meets one of the two CEU requirements, only the certification in question will be reviewed, and possibly withdrawn.



## Appendix A: Certification Training- Course Descriptions and Information\*

**\*Information is subject to change. The Agency offering the training must be contacted regarding current information and all training details.**

### PreP Track 1 & 2

*Both pre-purchase tracks require the following training:*

#### HO 109 Foreclosure Basics \*\*

- i. Offered by: NeighborWorks
- ii. Description: This is a beginner to intermediate level course and is recommended for counselors and others with less than 12 months of foreclosure intervention counseling experience. Learn the protocols for counseling homeowners in financial crisis. Default and delinquency will be addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; loss-mitigation options for a variety of mortgage products; legal information about foreclosure laws and timelines; tips on effectively communicating with lenders and servicers; and understanding homeowner and lender rights and obligations found in loan documents.
- iii. Details: Online Option Available, Fee Required, Scholarships Available
- iv. For Information: [www.nw.org](http://www.nw.org)

#### **\*\*Course Substitutions for HO 109:**

#### HO 345 Foreclosure Intervention and Default Counseling Certification, Part I

- i. **Note: THIS COURSE CAN BE TAKEN IN PLACE OF HO 109**
- ii. Offered by: NeighborWorks
- iii. Description: This advanced level five-day course is designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, in-depth course covers critical elements of the default and foreclosure process as well as loss mitigation options for prime and sub prime loans. Participants will engage in exercises and utilize case studies which will sharpen their negotiating skills with servicers and improve their counseling methods with clients.
- iv. Details: Prerequisite for Enrollment (Online Pre-Test), Fee Required, Scholarships Available
- v. For Information: [www.nw.org](http://www.nw.org)



## HO 307 Advanced Foreclosure: Case Study Practicum

- i. **Note: THIS COURSE CAN BE TAKEN IN PLACE OF HO 109**
- ii. Offered by: NeighborWorks
- iii. Description: This case study analysis course examines a variety of mortgage default scenarios and potential foreclosure avoidance strategies. Participants will engage in participatory exercises that will allow them to practice loss mitigation and loan workout strategies and techniques as well as effective client counseling skills. Participants also learn how to navigate the lender's shop effectively.
- iv. Details: Fee Required, Scholarships Available
- v. For Information: [www.nw.org](http://www.nw.org)

## PreP Track 1: NeighborWorks

- a. HO 110 Introduction to Homeownership Counseling
  - i. Offered by: NeighborWorks
  - ii. Description: This fundamental-level course for new homeownership counselors introduces the principles and applications of homeownership counseling from an industry and a homeownership counselor perspective. Examine the skills, activities and performance benchmarks necessary to be an effective homeownership counselor. Topics include the national picture in pre-, post-homeownership and default counseling, mortgage lending process, credit reporting, and communication skills. Gain a better understanding of the role and responsibilities of an effective homeownership counseling professional and the National Industry Standards for Homeownership Education and Counseling Guidelines and Code of Ethics and Conduct.
  - iii. Details: Is a Prerequisite for HO 250, Fee Required, Scholarships Available
  - iv. For Information: [www.nw.org](http://www.nw.org)
- b. HO 250 Homeownership Counseling Certification: Principles, Practices and Techniques
  - i. Offered by: NeighborWorks
  - ii. Description: This course is designed for housing counselors with a minimum of one year of extensive experience providing one-on-one pre-purchase counseling to clients. (Counselors with less than one year of experience should first take the Introduction to Housing Counseling course, HO110). Through hands-on applications, this advanced course teaches counselors the skills, procedures and content needed to create new homeowners. Find out how to provide one-on-one counseling sessions to address savings, credit and debt barriers to homeownership, and using the latest industry tools, techniques and resources. Practice mortgage readiness assessment, prequalification, credit report review, action plan development and other key counseling activities.
  - iii. Details: Prerequisite for Enrollment (HO 110), Fee Required, Scholarships Available
  - iv. For Information: [www.nw.org](http://www.nw.org)



## PreP Track 2: NCLR Homeownership Network Learning Alliance (NHNLA):

- a. Pre-Purchase I: Fundamentals of Pre-Purchase Homebuyer Counseling
  - i. Offered by: NHNLA
  - ii. Description: Pre Purchase I is a training that combines the following: Housing counseling fundamentals, Counseling structure and templates, Training on the online technology the agency is using (either CounselorMax or Home Counselor Online), and HUD Housing Counseling requirements. This course ensures that new counselors are equipped with the most relevant information as soon as they complete the course. Working with low- to moderate-income families requires that counselors be more familiar with the frequently used financial services and potential problems this target market faces so they can be better prepared to work with these clients in an efficient way. Completely understanding the types of financial products available to these families will help counselors provide the most pertinent information to help them access reputable and favorable financial services for mortgage products.
  - iii. Details: Fee Required, Scholarships Available
  - iv. For Information: **[www.nhnla.org](http://www.nhnla.org)**
  
- b. Pre Purchase II: Developing Your Skills in an Evolving Mortgage Industry
  - i. Offered by: NHNLA
  - ii. Description: In the rapidly changing mortgage industry, counseling professionals are constantly challenged to maintain quality of service. Now more than ever, it is crucial for counselors to develop an understanding of industry functions; track changes in rules, regulations, and market conditions; and communicate effectively. This course provides the foundation of knowledge required to offer comprehensive counseling and quality education in this environment. Counselors learn how to effectively collaborate, counsel, and advocate within the lending community by attending this course. The four-day training covers the following topics in depth: Understanding the Money Trail within the Mortgage Industry, Dissecting the Retail and Wholesale Markets, What Is Risk Based Pricing and How Does It Vary by Market?, Demystifying the Mortgage Approval Process: Underwriting and Processing, Why Do Only Certain Lenders Accept Subsidy Programs?, How Should Counselors Calculate Income for Self-Employed Clients?, Cost Benefit Analysis of a Refinance , Analysis of Financial Documentation Collected From the Client, and Explanation of Closing Documentation.
  - iii. Details: Fee Required, Scholarships Available
  - iv. For Information: **[www.nhnla.org](http://www.nhnla.org)**



## ForP Track 1, 2 & 3

*All post-purchase tracks require the following training:*

### HO 109 Foreclosure Basics \*\*

- i. Offered by: NeighborWorks
- ii. Description: This is a beginner to intermediate level course and is recommended for counselors and others with less than 12 months of foreclosure intervention counseling experience. Learn the protocols for counseling homeowners in financial crisis. Default and delinquency will be addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; loss-mitigation options for a variety of mortgage products; legal information about foreclosure laws and timelines; tips on effectively communicating with lenders and servicers; and understanding homeowner and lender rights and obligations found in loan documents.
- iii. Details: Online Option Available, Fee Required, Scholarships Available
- iv. For Information: **www.nw.org**

### **\*\*Course Substitutions for HO 109:**

#### HO 345 Foreclosure Intervention and Default Counseling Certification, Part I

- i. **Note: THIS COURSE CAN BE TAKEN IN PLACE OF HO 109**
- ii. Offered by: NeighborWorks
- iii. Description: This advanced level five-day course is designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, in-depth course covers critical elements of the default and foreclosure process as well as loss mitigation options for prime and sub prime loans. Participants will engage in exercises and utilize case studies which will sharpen their negotiating skills with servicers and improve their counseling methods with clients.
- iv. Details: Prerequisite for Enrollment (Online Pre-Test), Fee Required, Scholarships Available
- v. For Information: **www.nw.org**

#### HO 307 Advanced Foreclosure: Case Study Practicum

- i. **Note: THIS COURSE CAN BE TAKEN IN PLACE OF HO 109**
- ii. Offered by: NeighborWorks
- iii. Description: This case study analysis course examines a variety of mortgage default scenarios and potential foreclosure avoidance strategies. Participants will engage in participatory exercises that will allow them to practice loss mitigation and loan workout strategies and techniques as well as effective client counseling skills. Participants also learn how to navigate the lender's shop effectively.
- iv. Details: Fee Required, Scholarships Available
- v. For Information: **www.nw.org**



## ForP Track 1: Indiana HELPS Focus (Recommended):

- a. Indiana HELPS Mortgage Foreclosure I
  - i. Offered by: Indiana HELPS
  - ii. Description: This course will cover the basic concepts affiliated with the foreclosure problem in Indiana. Counselors-in-training will cover the following concepts with an Indiana focus: basic real estate finance concepts, options for borrowers who are experiencing mortgage default, red flags for identifying predatory mortgage lending, how to negotiate effectively with mortgage lenders, the Indiana foreclosure timeline, and how to prepare clients in the midst of foreclosure for a settlement conference.
  - iii. Details: Indiana Specific, 3 Days, Fees to be Determined
  - iv. For Information: **Rmauldin@nclegalclinic.org** or call 317-429-4131
  
- b. Indiana HELPS Mortgage Foreclosure II
  - i. Offered by: Indiana HELPS
  - ii. Description: This course will help the counselor grasp, in greater depth, the concepts covered in the Indiana Mortgage Foreclosure I course. Further, the counselors will engage in case studies, mock settlement conferences, and learn more about some of the legal defenses to foreclosure in order to effectively turn cases over to legal counsel.
  - iii. Details: Indiana Specific, 2 Days, Fees to be Determined
  - iv. For Information: **Rmauldin@nclegalclinic.org** or call 317-429-4131

## ForP Track 2: NeighborWorks Focus

- a. Indiana HELPS Mortgage Foreclosure I
  - i. Offered by: Indiana HELPS
  - ii. Description: This course will cover the basic concepts affiliated with the foreclosure problem in Indiana. Counselors-in-training will cover the following concepts with an Indiana focus: basic real estate finance concepts, options for borrowers who are experiencing mortgage default, red flags for identifying predatory mortgage lending, how to negotiate effectively with mortgage lenders, the Indiana foreclosure timeline, and how to prepare clients in the midst of foreclosure for a settlement conference.
  - iii. Details: Indiana Specific, 3 Days, Fees to be Determined
  - iv. For Information: **Rmauldin@nclegalclinic.org** or call 317-429-4131
  
- b. HO 345 Foreclosure Intervention and Default Counseling Certification, Part I
  - i. **Note: In PoP Track 2 BOTH HO 345 and HO 109 must be completed.**
  - ii. Offered by: NeighborWorks
  - iii. Description: This advanced level five-day course is designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, in-depth course covers critical elements of the default and



HO 345 Cont'd.

foreclosure process as well as loss mitigation options for prime and sub prime loans. Participants will engage in exercises and utilize case studies which will sharpen their negotiating skills with servicers and improve their counseling methods with clients.

- iv. Details: Prerequisite for Enrollment (Online Pre-Test), Fee Required, Scholarships Available
- v. For Information: **[www.nw.org](http://www.nw.org)**

### ForP Track 3: Combination Track

- a. Indiana HELPS Mortgage Foreclosure II
  - i. Offered by: Indiana HELPS
  - ii. Description: This course will help the counselor grasp, in greater depth, the concepts covered in the Indiana Mortgage Foreclosure I course. Further, the counselors will engage in case studies, mock settlement conferences, and learn more about some of the legal defenses to foreclosure in order to effectively turn cases over to legal counsel.
  - iii. Details: Indiana Specific, 2 Days, Fees to be Determined
  - iv. For Information: **[rmauldin@nclegalclinic.org](mailto:rmauldin@nclegalclinic.org)** or call 317-429-4131
  
- b. Foreclosure Prevention: Fundamentals of Foreclosure Prevention Counseling
  - i. Offered by: NHNLA
  - ii. Description: Foreclosure Prevention offers a variety of skills for providing counseling services to clients who have already purchased their home. Initially, the discussion will focus on homeowner financial management skills to avoid mortgage delinquency. Home maintenance schedules will also be covered in this section. The course explains emerging trends in foreclosures and the current mortgage marketplace – specifically, the consequences of foreclosure, understanding the entire process, important players in this sector, and the financial dynamics of dealing with foreclosure cases. Next, a section specifically related to effective counseling for foreclosure and mortgage delinquency clients is presented. Case studies are provided to help counselors put the topics in context. They also offer suggestions that specifically relate to counseling a client in a similar situation. This course focuses on a complex case study and explores the following subjects: the secondary market and securitization, the effect of private mortgage insurance, the Mortgage Electronic Registration System, loan product options, complex budgeting, multiple liens and relative priority, wage garnishment, enforcement of judgments and exemptions, high-cost financial services, property flipping, and foreclosure rescue scams. This training also provides valuable tools for challenging loan overcharges and servicing errors as well as legal tools to handle disputes.
  - iii. Details: Fee Required, Scholarships Available
  - iv. For Information: **[www.nhnla.org](http://www.nhnla.org)**



## Appendix B: Indiana HELPS Contact Information

*All inquiries regarding Indiana HELPS trainings and certification procedures, as well as all document submissions for certification tracking should be directed to Rachel Mauldin.*

**Address:** Neighborhood Christian Legal Clinic  
ATTN: Indiana HELPS, c/o Rachel Mauldin  
3333 N. Meridian Street, Suite 201  
Indianapolis, IN 46208

**E-mail:** [rmauldin@nclegalclinic.org](mailto:rmauldin@nclegalclinic.org)

**Phone:** (317) 429-4131

**Fax\*:** (317) 429-4130

\*If submitting documentation to Indiana HELPS via fax, please use the coversheet located in Appendix C



## Appendix C: Fax Coversheet

# Indiana HELPS

Indiana Housing Educators Licensing Procedures and Standards

Date: \_\_\_\_\_

Page 1 of \_\_\_\_\_

TO

Indiana HELPS, c/o Rachel Mauldin  
Fax: 317-429-4130

FROM

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Phone: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Fax: \_\_\_\_\_

FAX SUBJECT:

If submitting a Certificate of Completion for a certification track or CEUs, please indicate the following:

1. Pre-purchase training OR Foreclosure Prevention training

2. Training Name: \_\_\_\_\_

3. Training Type/Location: \_\_\_\_\_

3. Date Completed: \_\_\_\_\_

4. Number of CEUs (if applicable): \_\_\_\_\_





## Appendix D: Request for CEU Approval Form

Counselor Name: \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer's address: \_\_\_\_\_

\_\_\_\_\_

### Training Information:

1. Organization Providing Training: \_\_\_\_\_

2. Training Topic: \_\_\_\_\_

3. Trainer(s) Names: \_\_\_\_\_

4. Location of Training: (address, city, state) \_\_\_\_\_

\_\_\_\_\_

5. Length of Training: \_\_\_\_\_

6. Training Dates: \_\_\_\_\_

7. Please attach a brief description of the training and the learning objective. *Additionally, attach the training agenda and/or a certificate of completion, if available.*

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



## Appendix E: Application for Recertification

### INDIANA STATE CERTIFIED HOUSING COUNSELORS APPLICATION FOR RECERTIFICATION

Current Certification #: \_\_\_\_\_

Expiration Date of Current Cert.: \_\_\_\_\_

\*Name: \_\_\_\_\_

\*Address: \_\_\_\_\_

Telephone # Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Soc. Security # \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer's address: \_\_\_\_\_

**On a separate paper, indicate the following information regarding all CEUs earned during the previous 3 years:**

	Training Name	Date Completed	Continuing Education Units Earned
YEAR 1			
YEAR 2			
YEAR 3			

**I have successfully completed the online recertification exam:**

Yes \_\_\_\_\_ No \_\_\_\_\_

Score: \_\_\_\_\_ Date completed: \_\_\_\_\_

**I affirm that the above information is true to the best of my knowledge, and that I am currently a Indiana State Certified Housing Counselor in good standing.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

\*If your name or address is different from that associated with your current certificate, please indicate the information on the current certificate below: